

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <u>Karin A. Weinraub</u>         | Social Security number or ITIN | xxx-xx-4321 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | 19-25410-VFP                     |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Karin A. Weinraub

11/15/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Karin A. Weinraub  
DebtorCase No. 19-25410-VFP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 15

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db +Karin A. Weinraub, 802 Albermarle Street, Wyckoff, NJ 07481-1073  
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC,  
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer, Stern Lavinthal and Frankenberg,  
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 518399074 +Bank of America, c/o Drew, Eckl & Farnham, LLP, 235 Peachtree St. NE, Ste. 1900,  
 Atlanta, GA 30303-1417  
 518399079 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
 518399082 +c/o Drew, Eckl & Farnham, LLP, 235 Peachtree St. NE, Suite 1900, Atlanta, GA 30303-1417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2019 01:25:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 16 2019 01:25:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Nov 16 2019 05:53:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 518399075 +EDI: TSYS2.COM Nov 16 2019 05:53:00 Bloomingdales, 9111 Duce Blvd.,  
 Mason, OH 45040-8999  
 518399076 +EDI: WFNNB.COM Nov 16 2019 05:53:00 Comenity Bank, P.O. Box 182273,  
 Columbus, OH 43218-2273  
 518399077 E-mail/Text: bncnotices@becket-lee.com Nov 16 2019 01:25:18 Kohls,  
 N56 W 1700 Ridgewood Dr, Menomonee Falls, WI 53051  
 518399078 +EDI: TSYS2.COM Nov 16 2019 05:53:00 Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218  
 518399081 EDI: PRA.COM Nov 16 2019 05:53:00 Portfolio Recovery Associates,  
 120 Corporate Blvd. Ste. 1, Norfolk, VA 23502  
 518400315 +EDI: RMSC.COM Nov 16 2019 05:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 518399080\* +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

John P. Fazzio on behalf of Debtor Karin A. Weinraub jfazzio@fazziolaw.com,  
 Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 mcozzini@sternlav.com  
 Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for  
 Federal National Mortgage Association mcozzini@sternlav.com  
 Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,  
 jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
 Steven P. Kartzman kartztee@optonline.net,  
 jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6